

COMMERCE GENERAL ARCHITECTURE

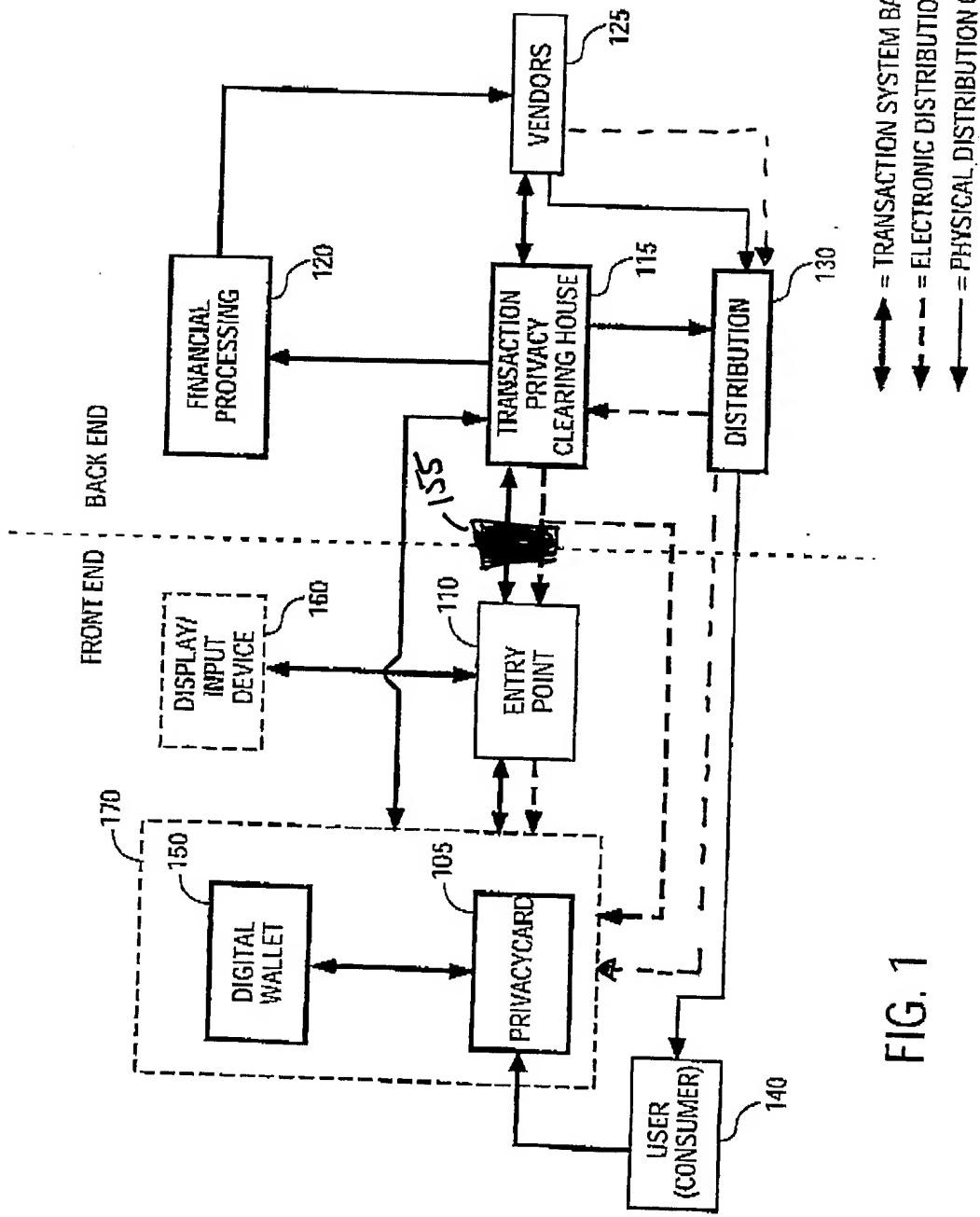


FIG. 1

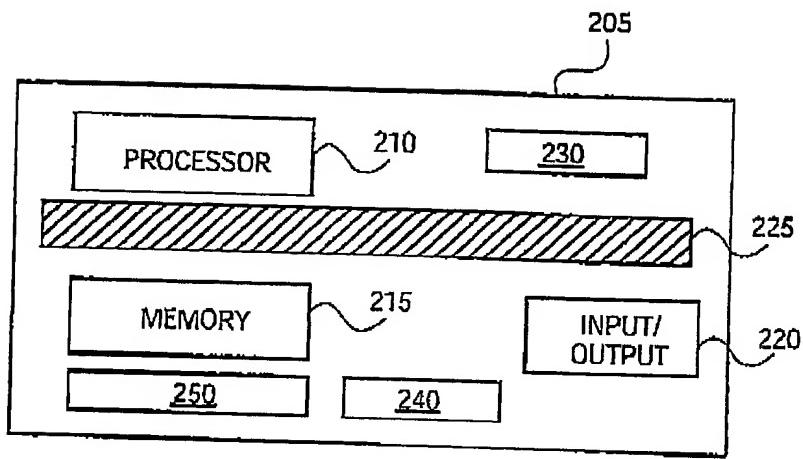


FIG. 2

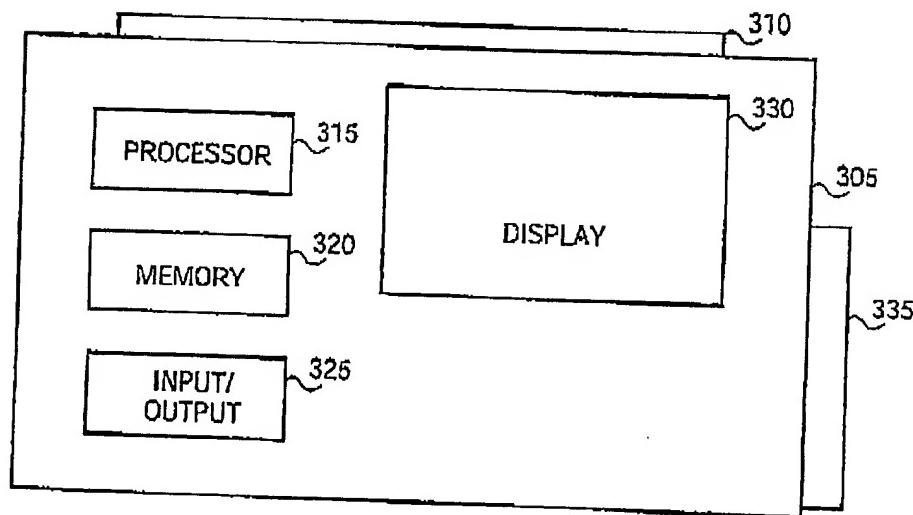


FIG. 3

Commerce General Architecture - POS Terminal:

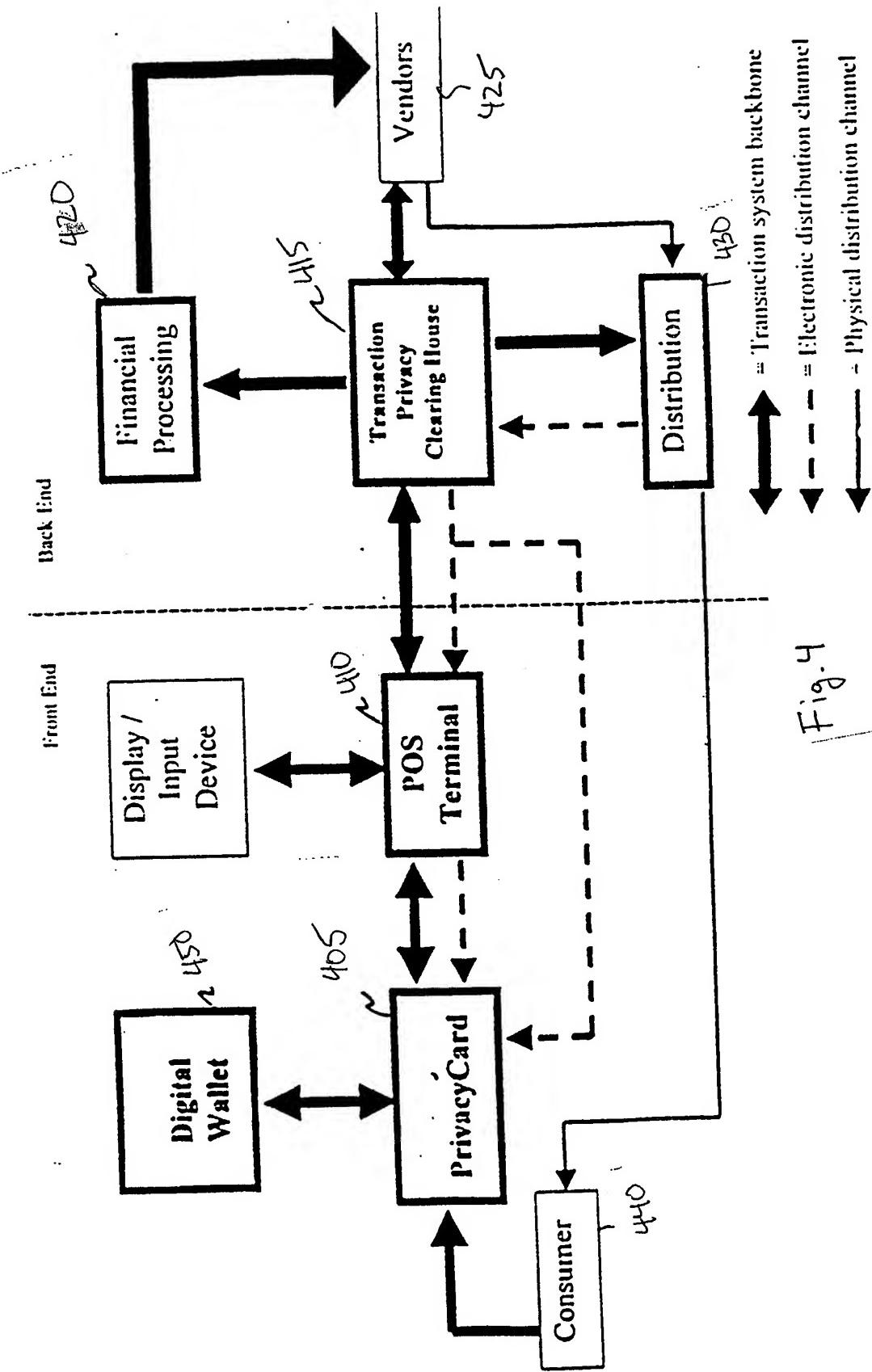
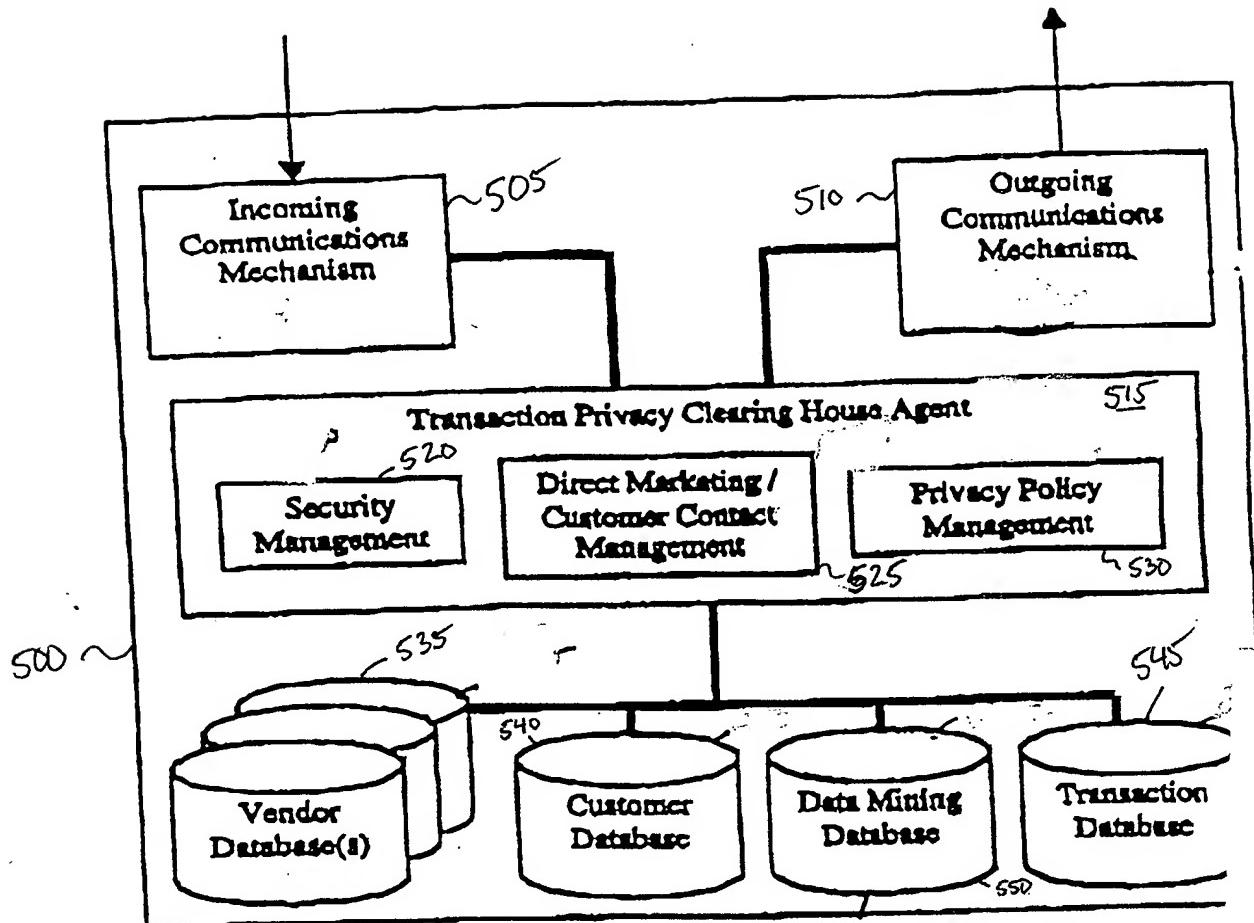


Fig.4



Transaction Privacy Clearing House: Major Components

Figure 5

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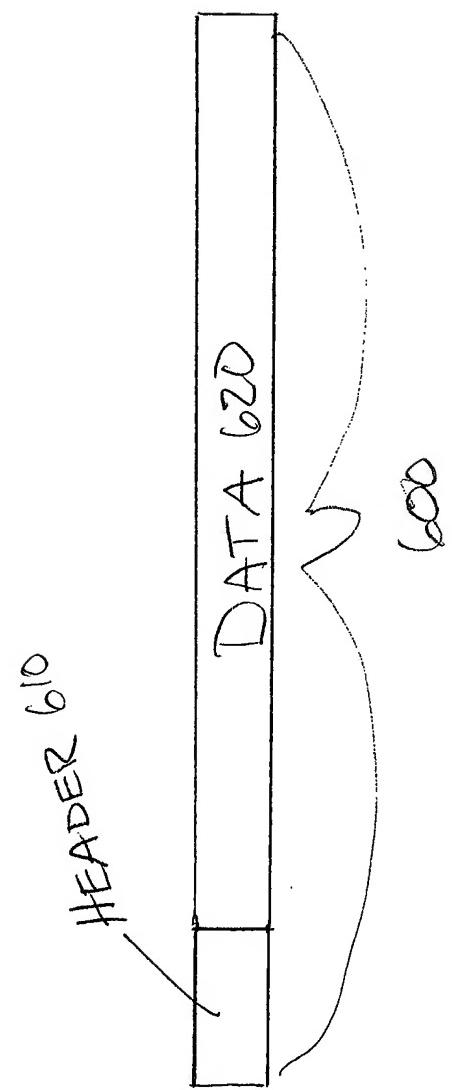


Fig. 6

- 1. Source(s)/Author(s)
- 2. Location History
- 3. Last Location
- 4. Payment Amount | split
- 5. Encryption
- 6. Sufficient Funds
- 7. Verification

- header bid

Fig. 7

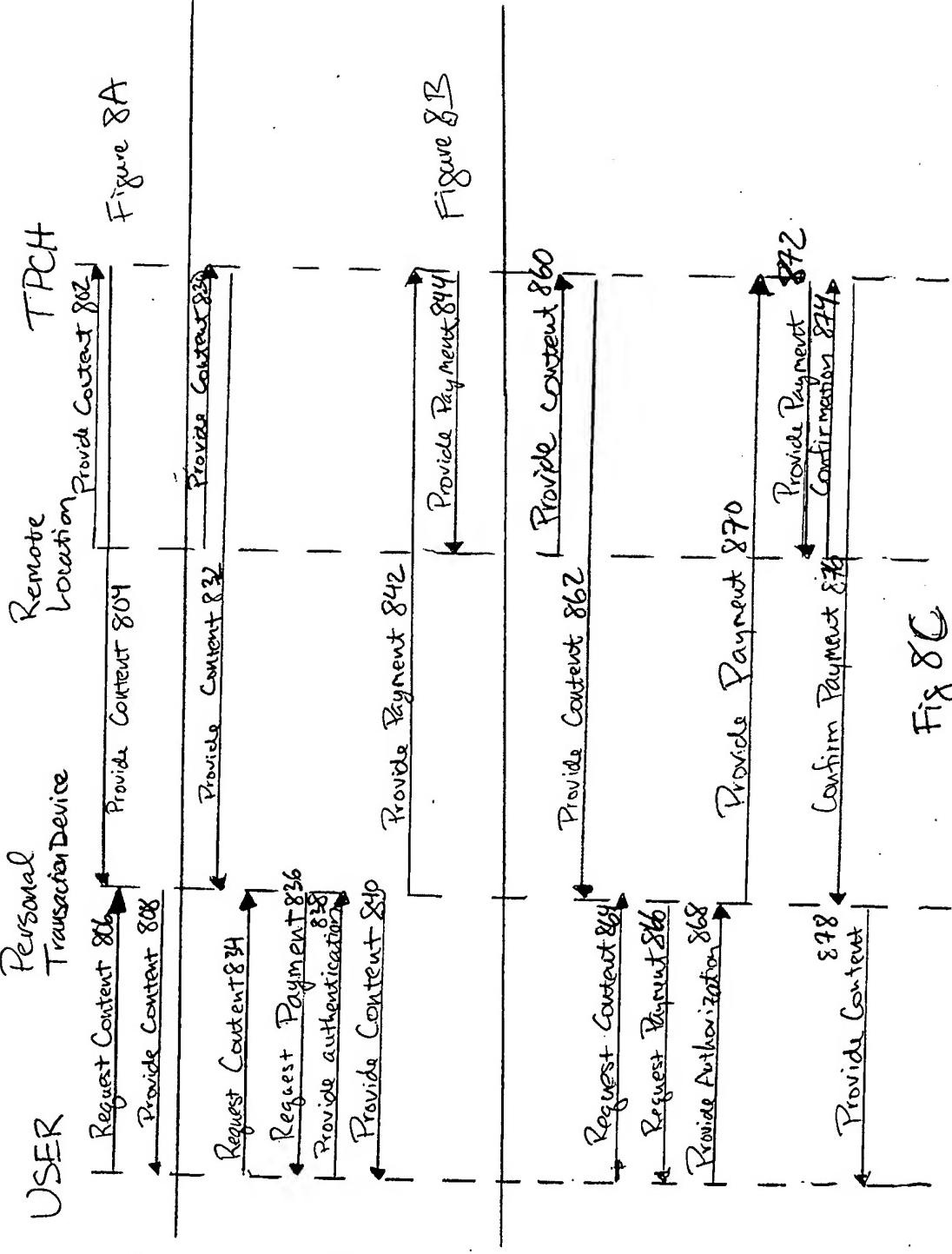


Fig 8C

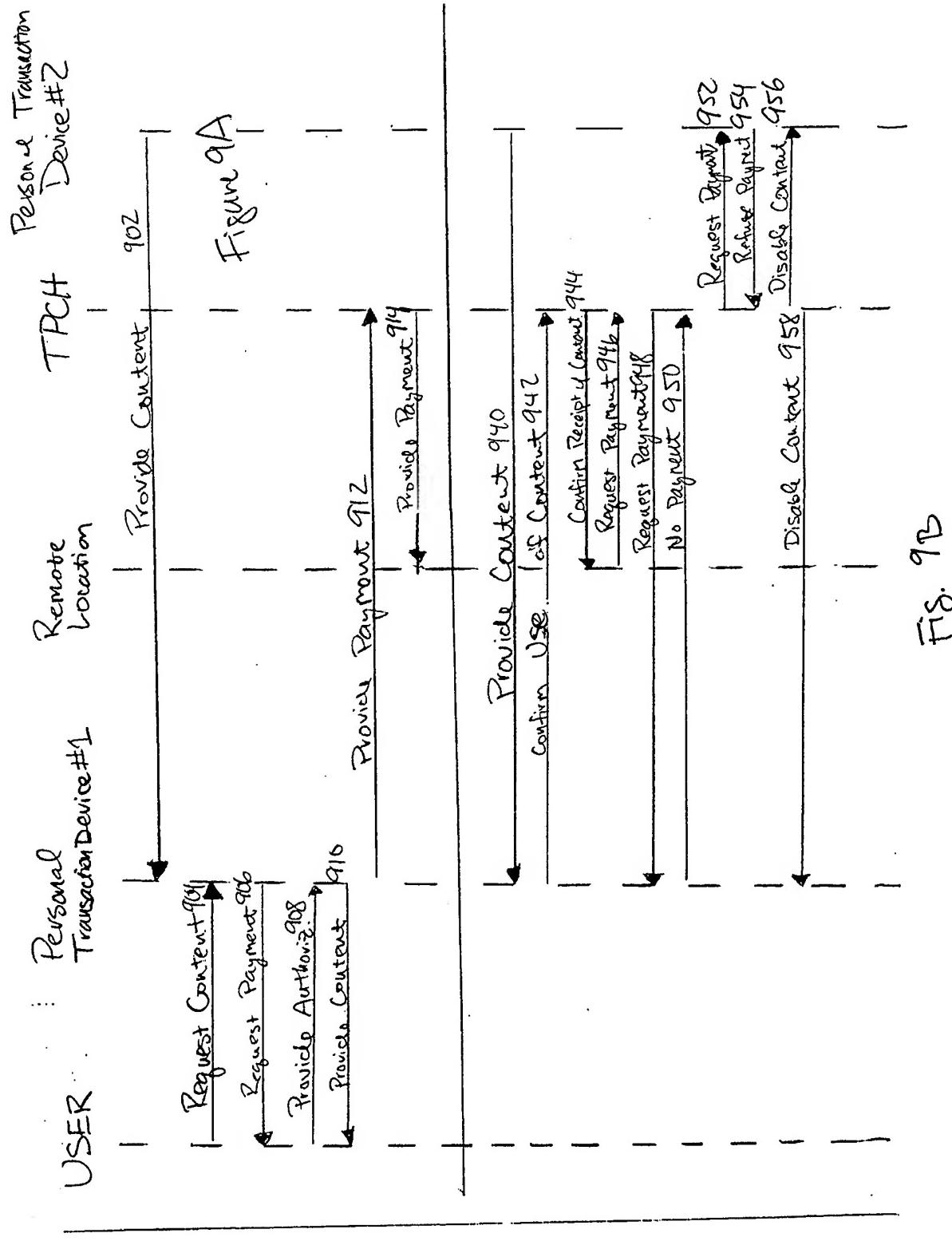


FIG. 9B

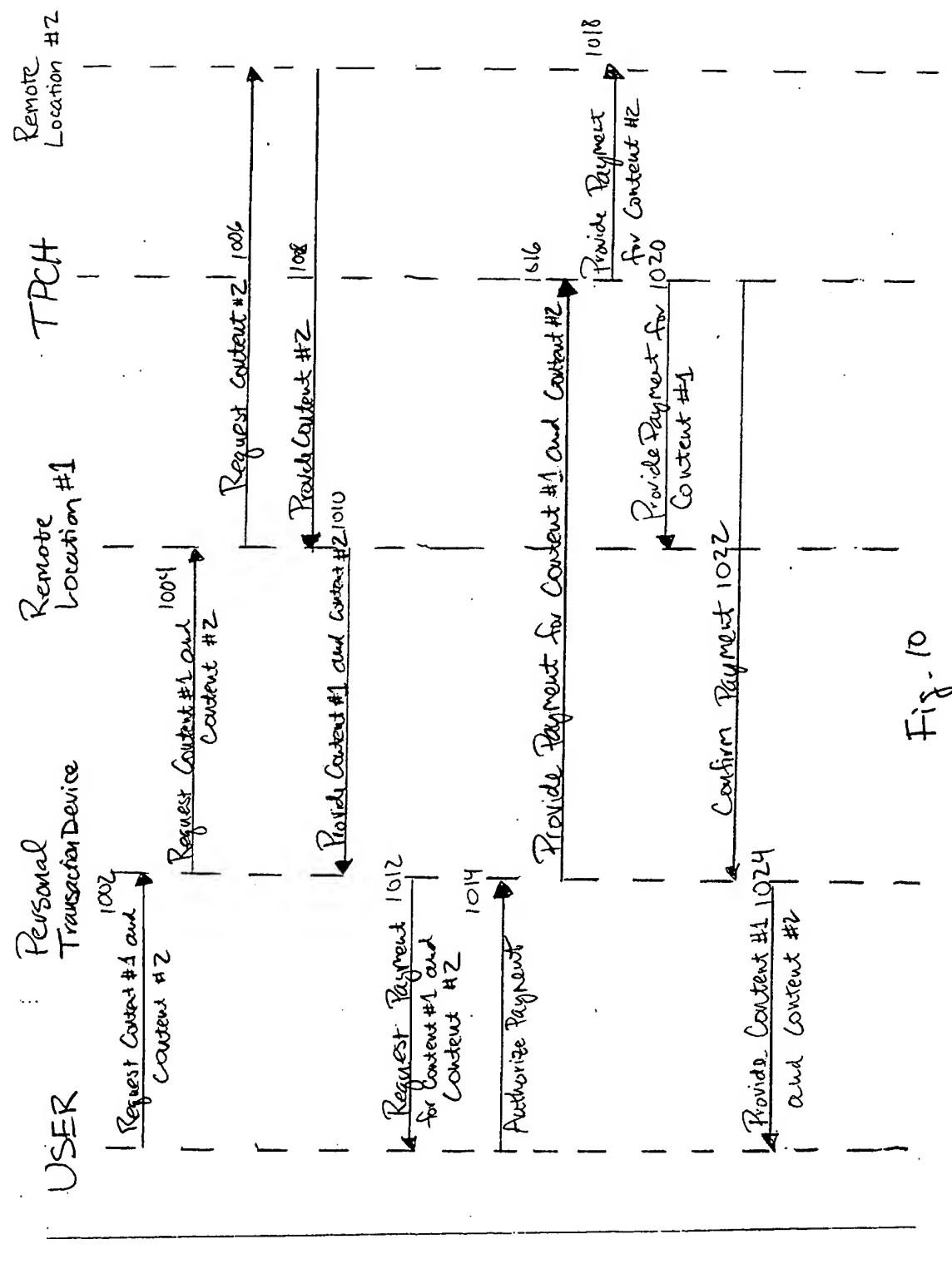


Fig. 10